

FORM3

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DESIGNING & BUILDING THE FUTURE OF PAYMENTS

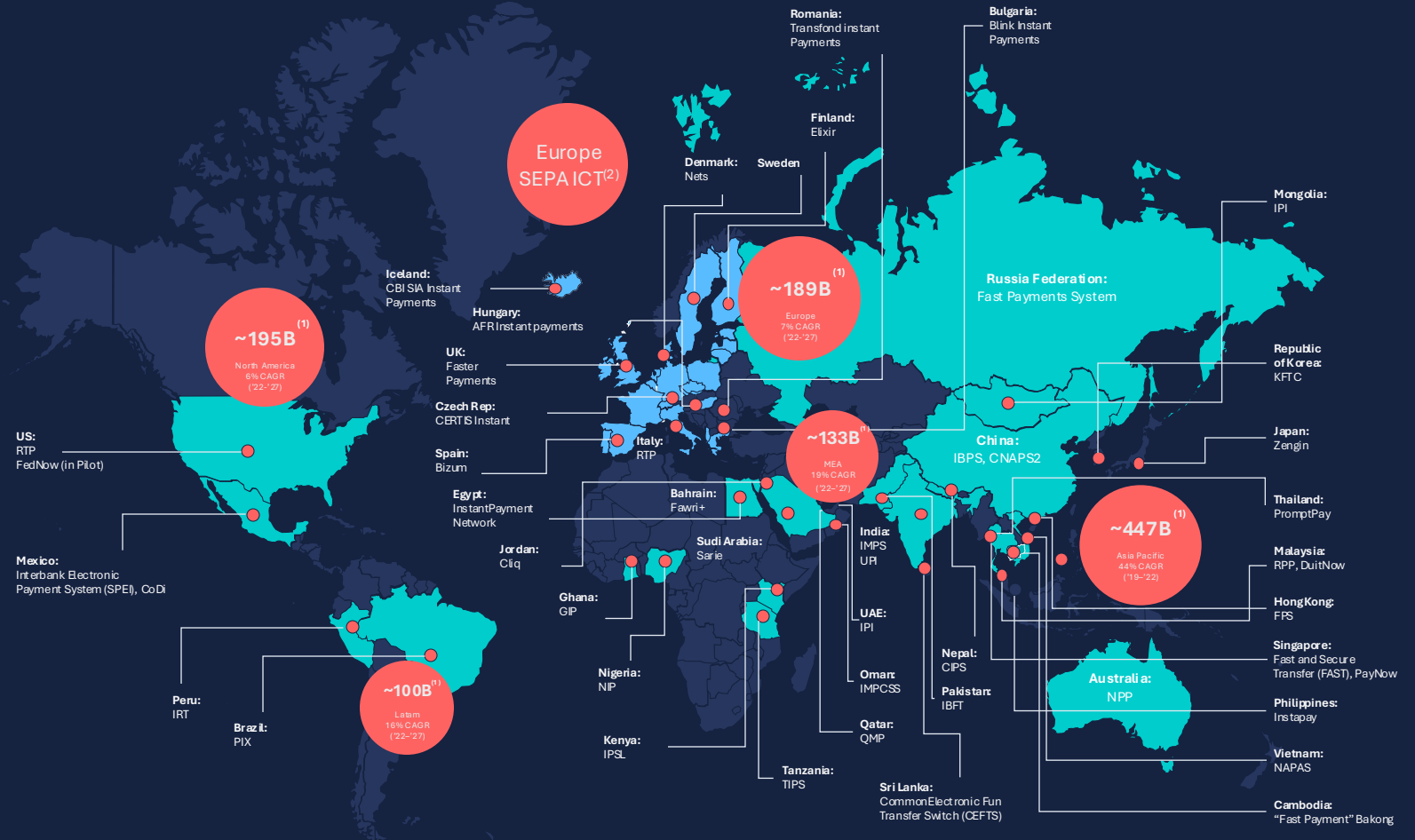
OUR STORY

The world of real-time account-to-account payments is here at scale.

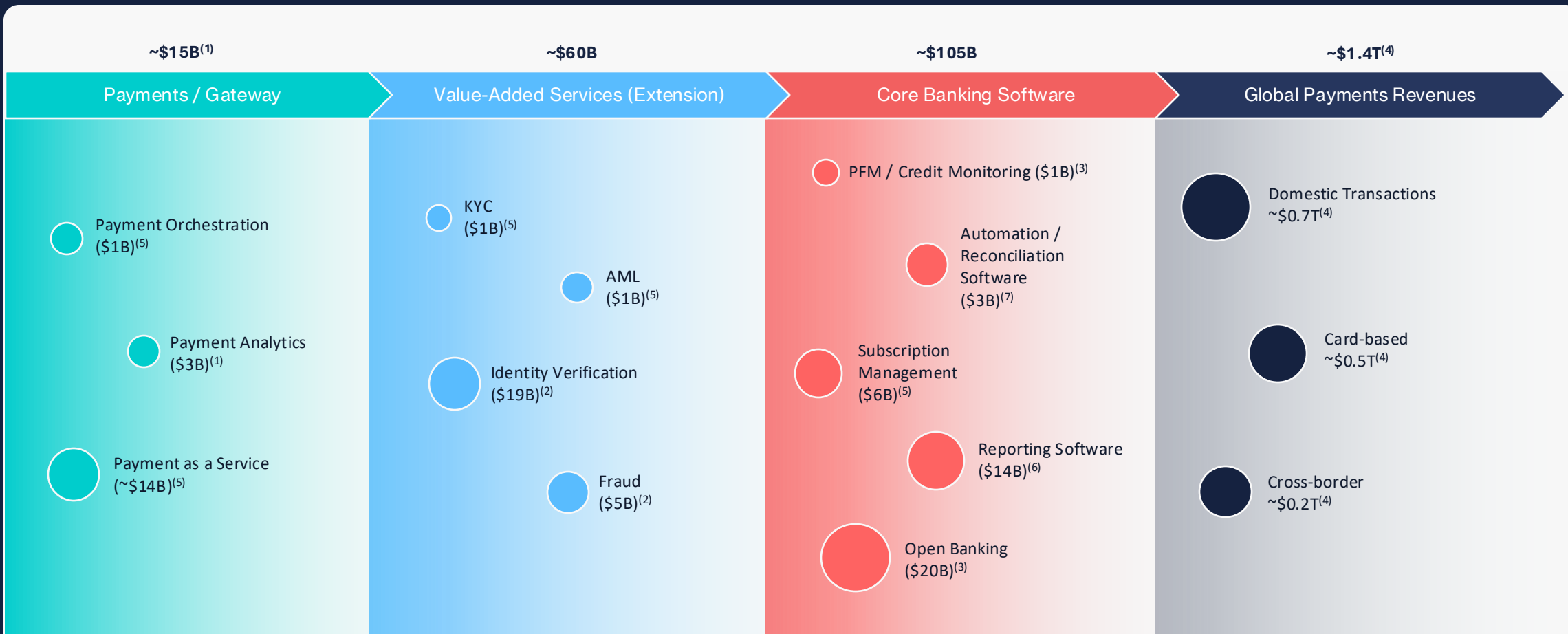
The A2A market already accounts for 1TN transactions globally and poised for rapid growth

Fast adoption of new instant rails creates strong tailwinds for A2A market growth

Higher security and lower overall cost of payments to merchants key drivers in accelerating adoption globally



- Countries with instant rails
- Countries covered by SEPA ICT



Notes:

- (1) Bottomline Investor Presentation 2022
- (2) Based on GB Group estimates and Allied Market Research
- (3) Allied Market Research
- (4) Based on McKinsey Global Payments Report, 2022

- (5) Grand View Research ("Subscription Billing Management Market Size" report estimated value for 2022)
- (6) Verified Market Research
- (7) Maximize Market Research

Bespoke bank technology stacks are in trouble.

01

Legacy payment systems and monolithic architectures are hard to make real time, maintain and scale.

02

Regulatory pressure to change is high.

03

Cost income ratios are under pressure.

04

New payment types and paradigms are very hard to adopt.

05

New entrants are out competing with tech in high margin products.

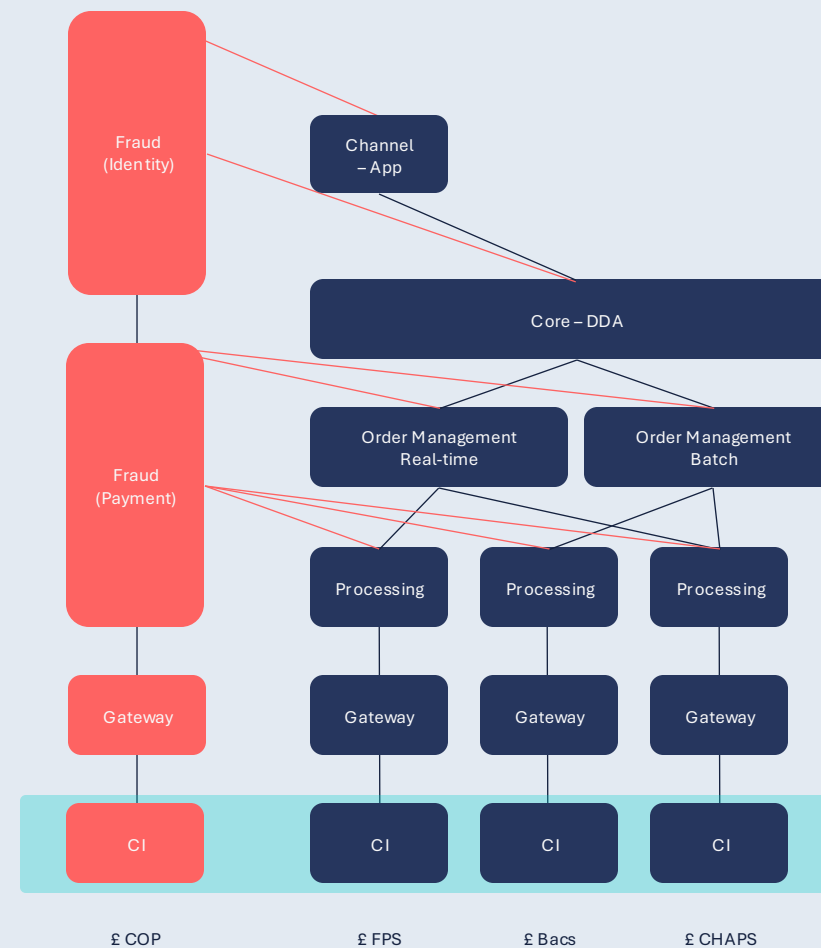
Bespoke bank technology stacks are in trouble.

We remove reliance on outdated, complex and costly payments infrastructure through provision of a modern, cloud-native, real-time account-to-account payment platform.

Digital Challenger

Traditional

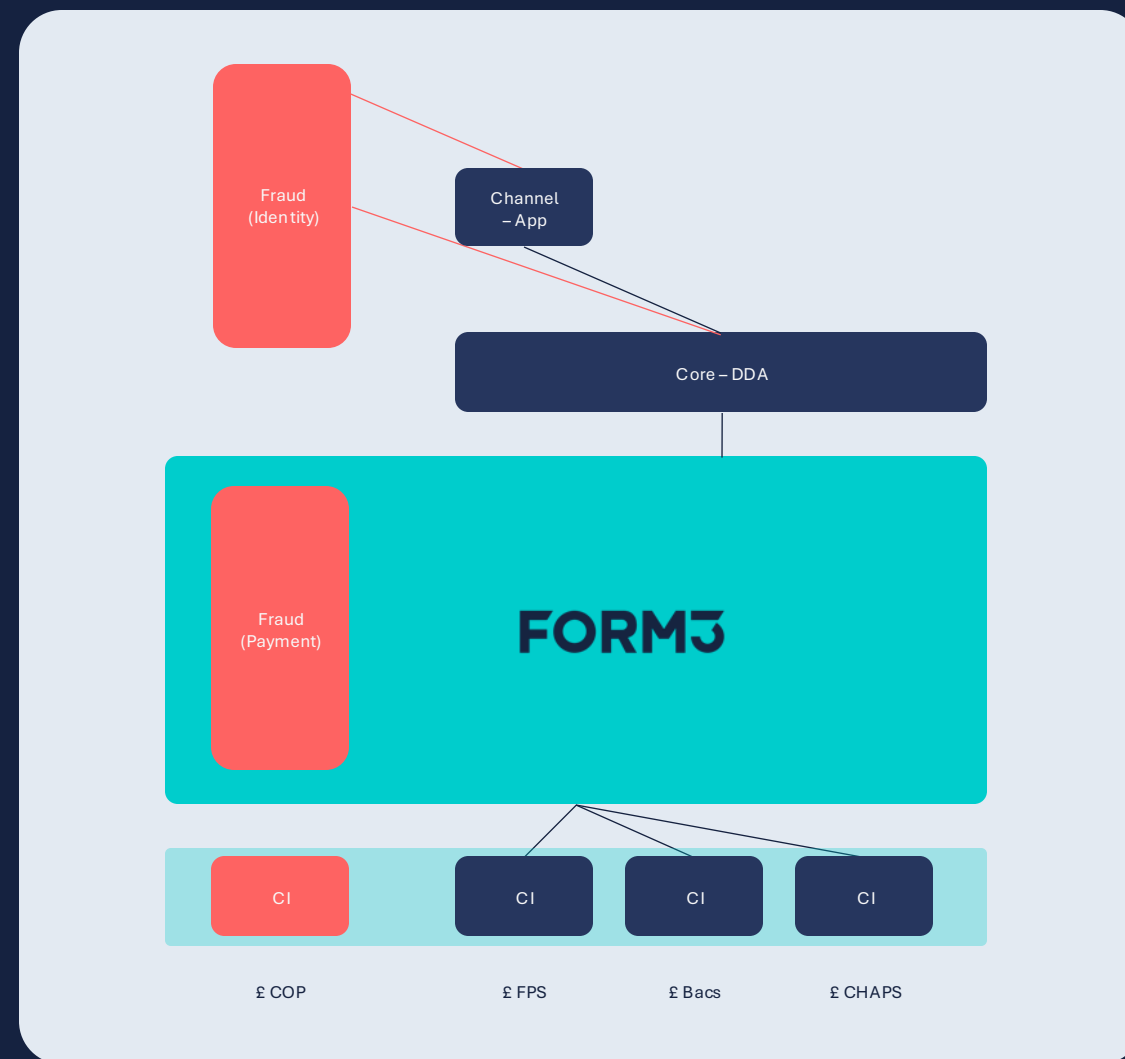
- Single MARKET.
- Single CHANNEL for customer engagement.
- Single (or limited) PRODUCT set running on a modern, single core.
- Limited data to feed FRAUD systems.
- Small VOLUMES and low throughput requirements e.g. 10 TPS.
- Modern TECHNOLOGY stack running internal APIs with the ability to externalize those APIs to consumer Platforms.
- Cloud HOSTED.



Digital Challenger

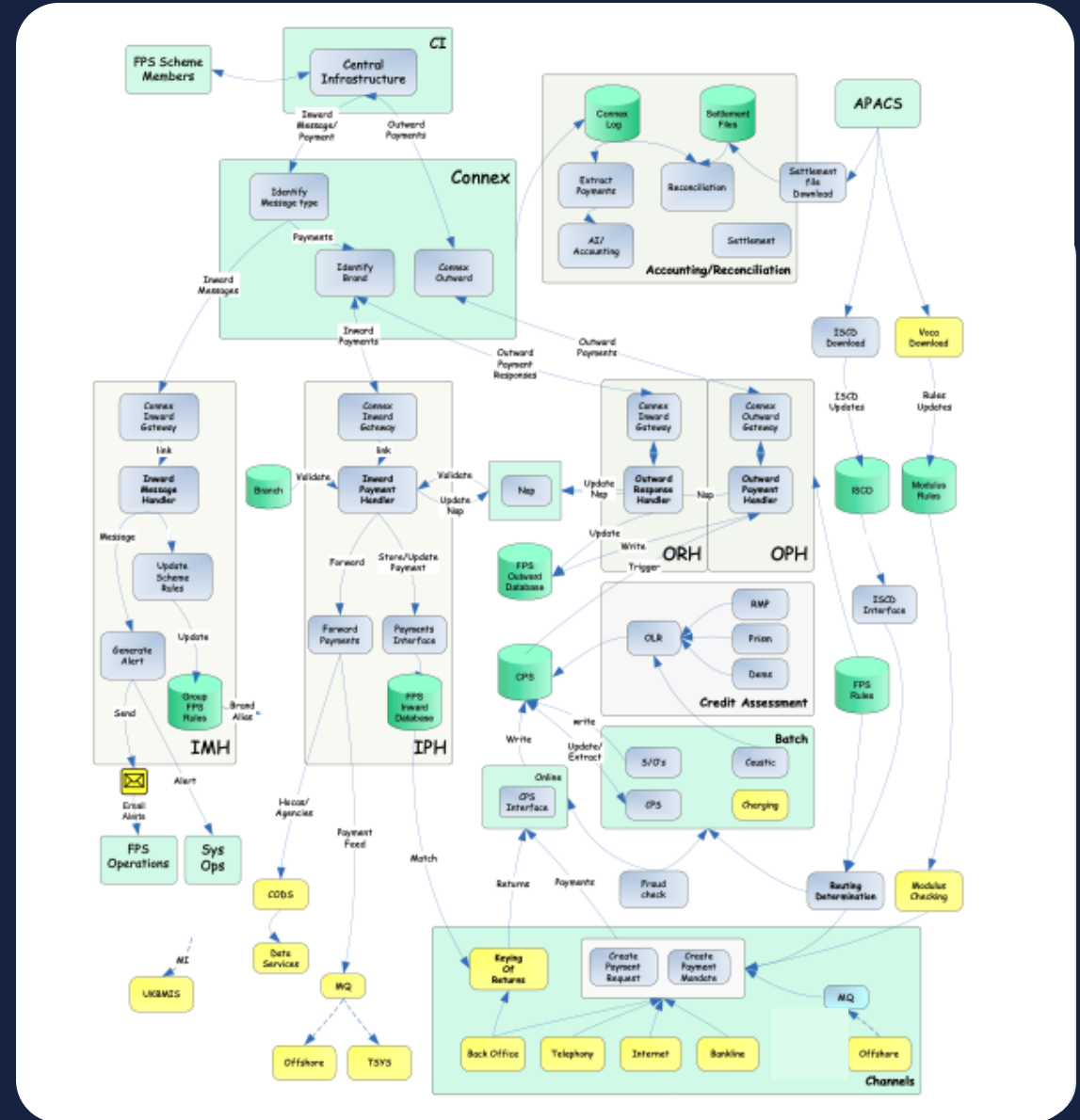
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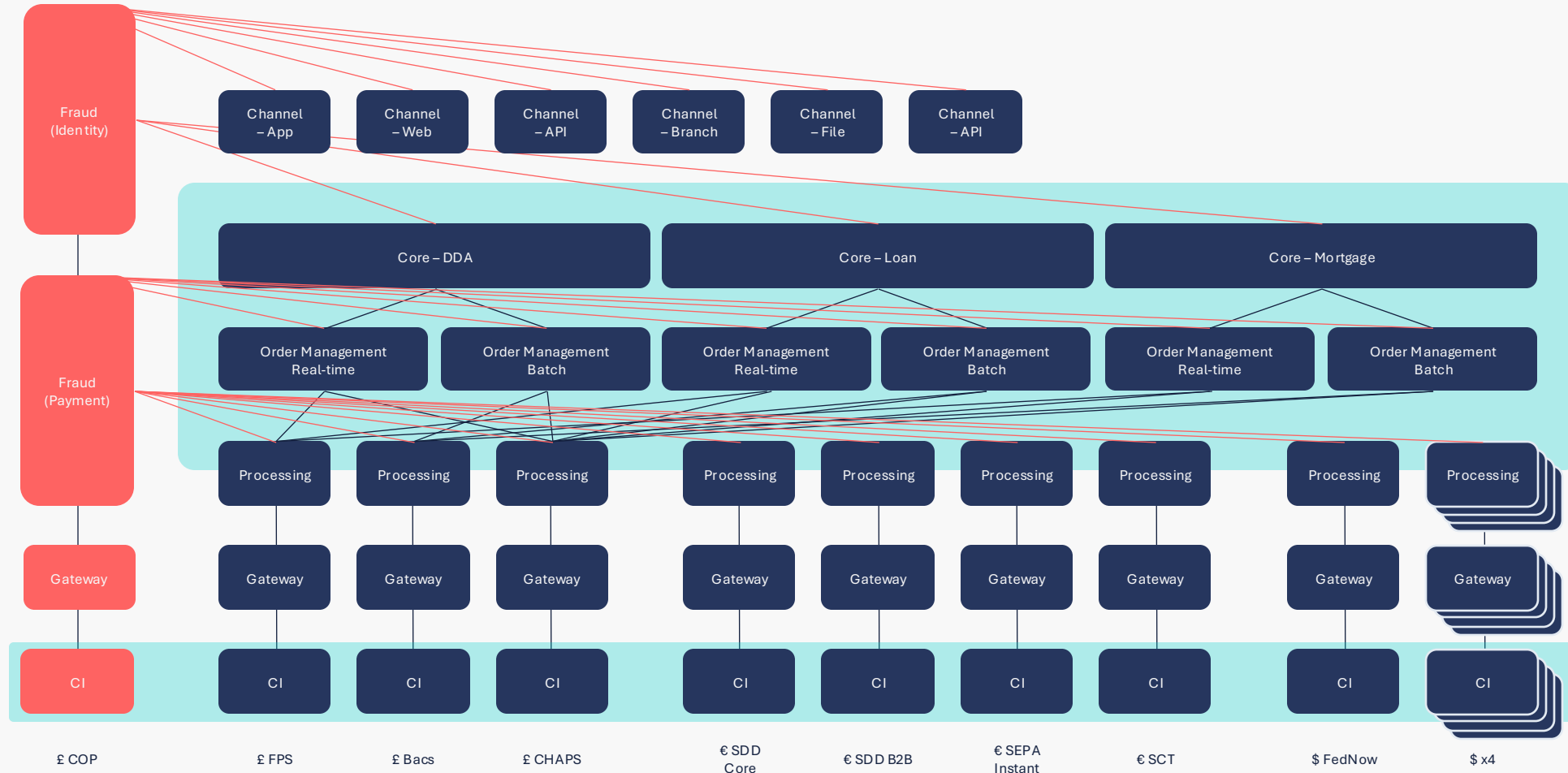
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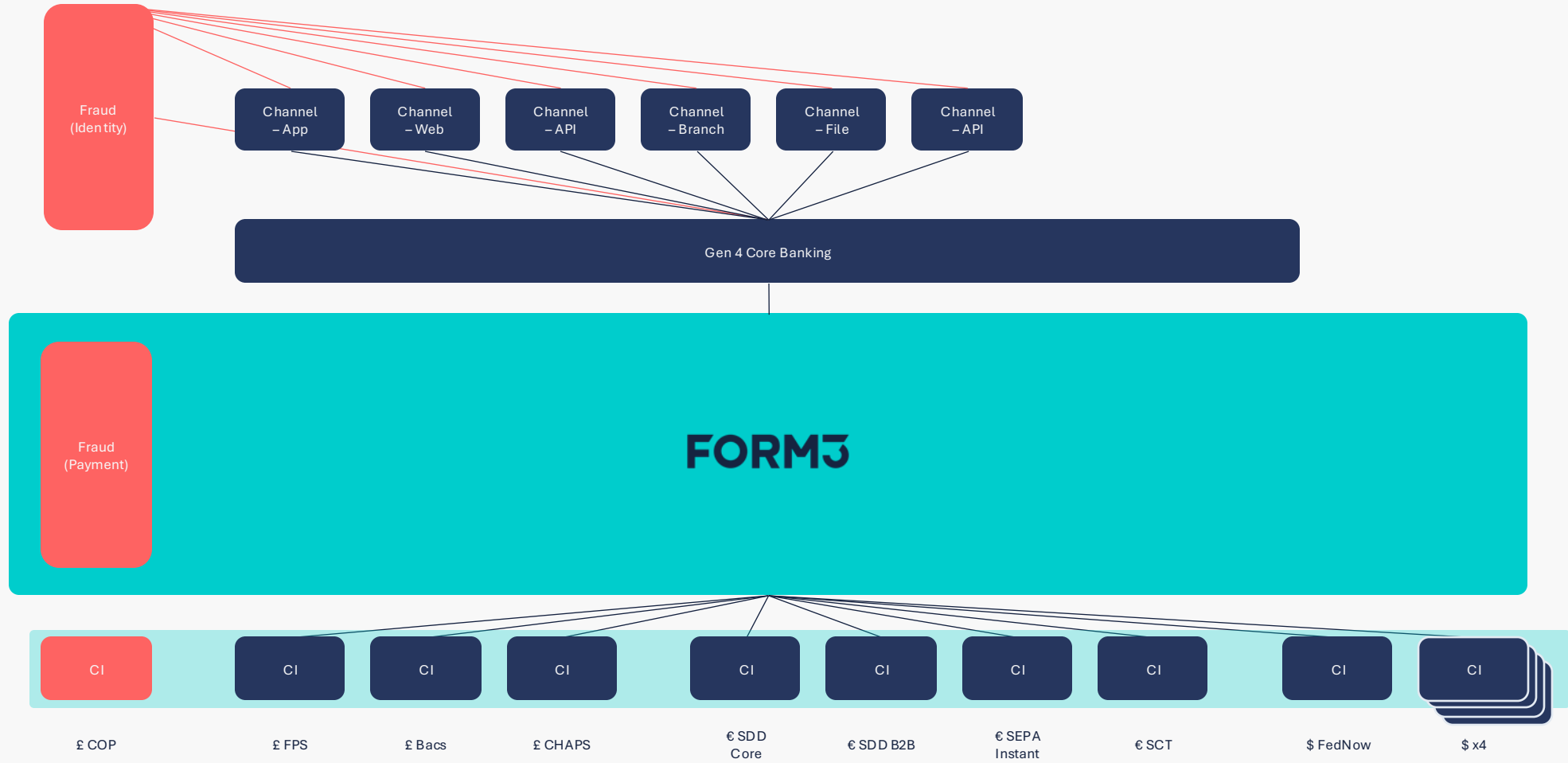


A real-life view of a Tier 1's tech stack for processing Faster Payments in the UK...

... and **only** in the UK







For an individual customer,
this is compelling.

01

Always on

02

Always scaled

03

Always current and industry ready

04

Designed for security

05

Reduced TCO

06

'Future' ready

For an individual customer, this is compelling.

We are just getting warmed up, **the power of our platform is vast.**

Mutualised costs for all products

As a platform we can invest and deploy those new services to vast volumes immediately.

Industry readiness

As a platform we can manage industry level migrations / changes.

Using the platform to message

We can look at opportunities as the only credible technical solve for industries.

Using the data from all for the benefit of all

We can in real time fight fraud using the data an insights.

Investment in resilience

Best of breed resilience is technically challenging and it is in our DNA.

No individual organization can match our level of investment.

1 scheme update for Europe delivered on the Form3 platform for 10 customers on time, with 5 man years of effort – compared to 200 man years for a SINGLE Tier1.

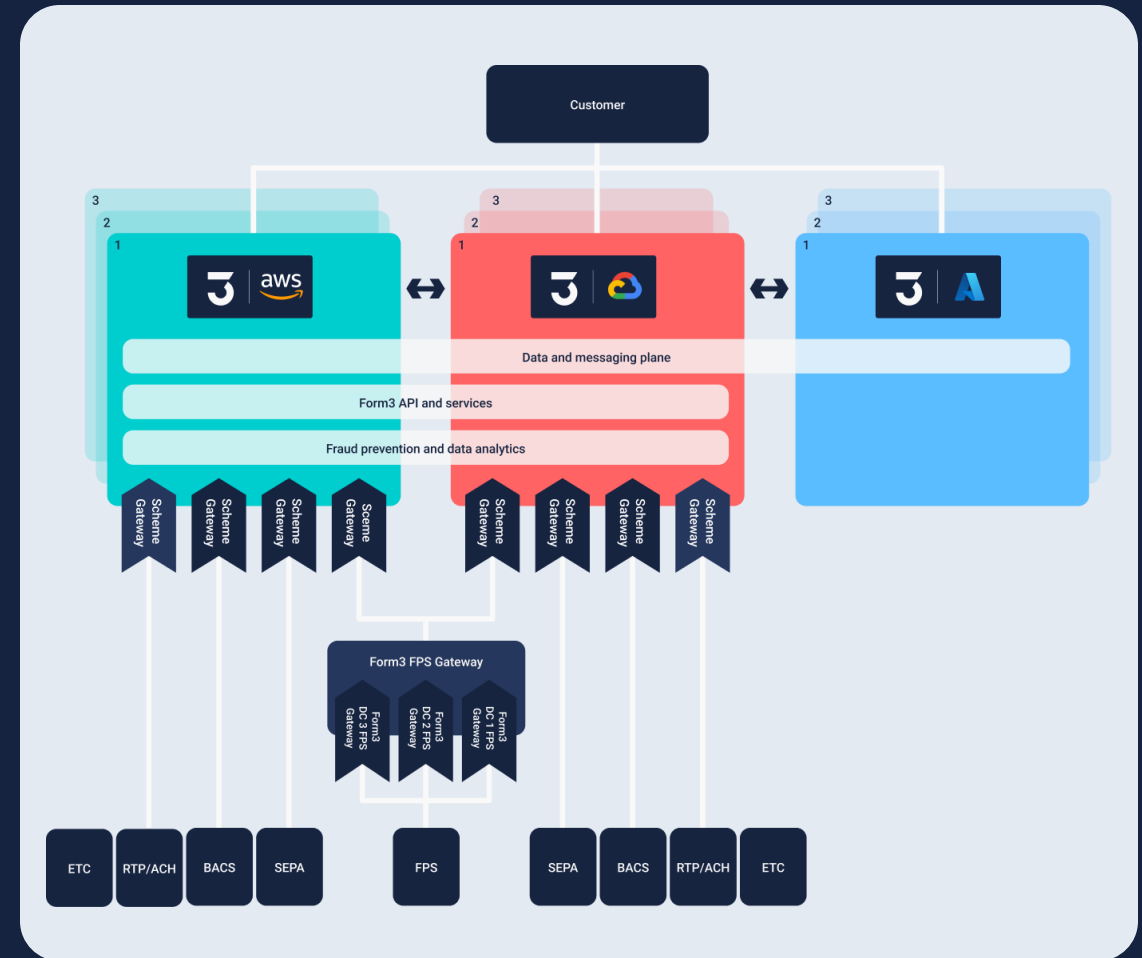
Consortium driven Fraud Prevention delivered c60% identification increase with LESS false positives –*this would save the UK industry alone £200m+ p/a.*

Built on the world's only true multi-cloud architecture

Utilising multi-cloud provides assurance of **continuous availability whilst removing concentration risk** associated with adoption of a single cloud service provider.

KEY ATTRIBUTES:

- Form3 architecture provides real-time processing and load balancing across public cloud providers
- Survives a full cloud region or cloud provider outage
- One platform with Active / Active services spanning AWS & GCP, and consensus through Azure
- Reduces concentration risk of only utilising a single cloud provider
- Built using cloud agnostic technologies – allows for easier cloud exit
- Consensus algorithms ensure consistency of data state within all three cloud service providers
- Highly performant and unrivalled resilience: achievable RPO & RTO of zero



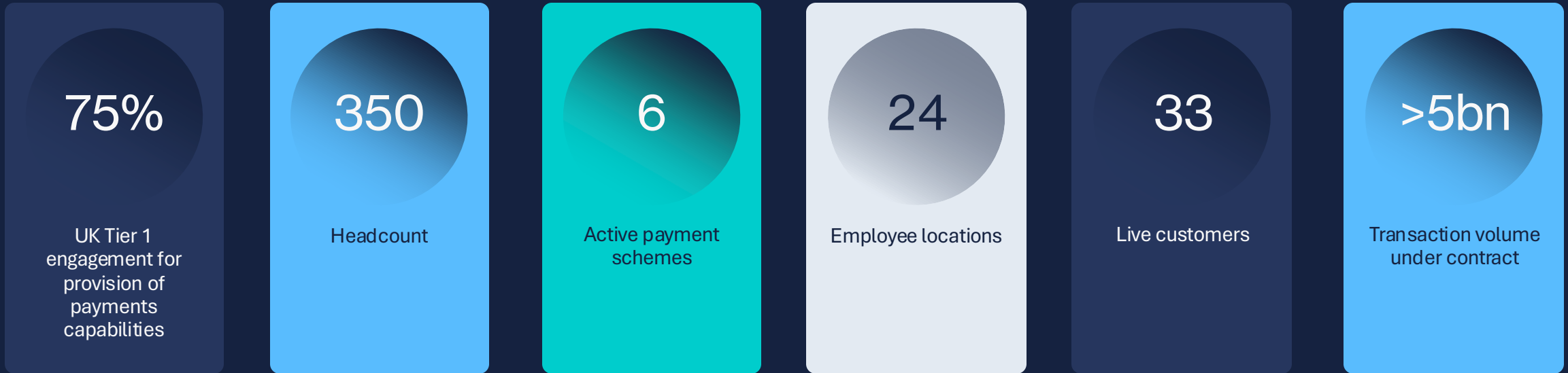
Sustaining innovation

Innovation does not need to change the game in one go. We value the power of incremental innovation and interrelated innovation.

- Full SecDevOps teams – that are resourced at the group level.
- No specific 'innovation teams' – it's an expectation across the board.
- Strategic Advisory Board – helping us to focus on critical market needs from our largest customers.
- Valuing technical advancement in our prioritization – we continue to value technical and commercial innovation.



Market position and business growth



We are backed by major global payment infrastructure users and leading financial investors

GLOBAL COMMERCIAL PARTNERSHIPS



TIER-1 STRATEGIC INVESTORS



LEADING FINANCIAL INVESTORS



Our Mission

We design, build and run the technology that powers the future of payments.

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